FSS NEWSLETTER

City & County of Honolulu Department of Community Services Section 8 Rental Assistance Branch Family Self-Sufficiency Program

http://www.honolulu.gov/dcs/rentalassistance.htm

2019 Volume 7



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The secret to getting ahead is getting started.

~Mark Twain

Hau'oli Makahiki Hou!

The Family Self-Sufficiency Program wants to wish you and yours a wonderful holiday season.

Thank you for allowing us to share in your many accomplishments! It has truly been a pleasure working with all of you and we look forward to working with you in 2020.

Please review your training plan and contact your Case Managers in the New Year to discuss your progress.

Best wishes for a happy new year filled with health, happiness, and spectacular success!

Sincerely, The FSS Program

Family Self-Sufficiency

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One FSS Family's Journey

I joined FSS in 2014 and I'm glad I did. At the time I was already employed but we had goals of improving our credit and becoming homeowners one day. My first meeting was with Consumer Credit Counseling. After going through the numbers it was clear we didn't have enough income. We weren't making enough to cover our monthly expenses or to put anything into savings. My daughter and her family live with me and childcare has always been an issue for us so neither parent worked regularly. I was frustrated and didn't know how to move forward. Our credit counselor suggested bankruptcy and that's what I did.

A year later we were still struggling to make it every month. We realized we had to work together and not just for childcare. My daughter started working regular seasonal employment, and my son-in-law got stable work as a self-employed laborer. I continued working full time at my job, often working the swing shift and we all worked to rotate childcare between us. Our income started increasing. So did our monthly escrow deposits which was great!

Next we went to Hawaiian Community Assets (HCA) to see how we could rebuild our credit. We also did homebuyer training there and realized, even with the bankruptcy, our income was not high enough to qualify for homeownership. While it was disappointing to hear, the training and counseling at HCA helped us make clearer goals about how to do homeownership.

We tried creating an emergency savings accounts but it was difficult. My son-in-law was being passed up for work that went to younger guys, the car was constantly needing repair and our bills were increasing. Normally at this point I'd be using credit cards but HCA's training really helped me to stick to my budget so we didn't get underwater again like before. And when we couldn't save anything for Christmas Vickie, our FSS Case Manager, suggested the Adopt-A-Family (AAF) Program for Christmas presents for my grandkids.

I was totally surprised when Vickie called me a few weeks later and said **AAF** wanted to give me a car!! We hadn't asked for a car but AAF felt a car would solve many of our problems. The kids could now get to school and the parents could get to work regularly. I cannot thank Adopt-A-Family and FSS enough! Vickie constantly encouraged us and helped us find partners who guided us each step.

This five-year journey has truly been priceless and there were unexpected blessings along the way. Our budget is on track, our savings is increasing and credit is improving daily. When I got my escrow monies, I bought a van that my son-in-law uses to do ride share services full time. My daughter got promoted and works full time too. I'm still a little worried about losing my housing assistance with our income going up but I know realistically that's what has to happen for us to become homeowners. We're not homeowners yet but I know we will be.

I wish you all success in the coming year!

Pauahi Keiki Scholars Scholarship 2020 - 2021

https://apps.ksbe.edu/financialaid/preschool/pks/

Pauahi Keiki Scholars (PKS) is a need-based scholarship for eligible keiki who are planning to attend a participating PKS preschool in Hawai`i. Application Window: November 1, 2019 – January 31, 2020

Questions for Section 8???

What kinds of changes am I required to report?

Participants in the Section 8 Rental Assistance Program are required to report all changes in income and household size to your housing examiner within ten (10) days from when the change becomes known. Please report all changes in writing. Please include your Section 8 Examiner's name along with your name and contact information.

You must also send a copy of your notice to your FSS Case Manager.

Section 8 forms can also be found online at http://www.honolulu.gov/dcs/housing.html

What happens to my housing voucher if I don't pay my utilities and they are shut off?

According to the Section 8 Rental Assistance Program, the utilities not being in service is considered a "life-threatening condition". The family is responsible for all the tenant-paid utilities and must have the utilities turned back on within 24 hours of Section 8 notification. Failure to do so will result in the termination of your Section 8 rental assistance.

If you find yourself in this situation, contact your FSS Case Manager for possible referrals or advice on help to get your utilities turned back on. Depending on the situation, HECO and Hawaii Gas may be open to negotiating payment arrangements. FSS has made referrals to Helping Hands, Catholic Charities, HCAP, IHS and Waianae Coast Comprehensive. Some local churches may also help with difficult situations.

What should I do if I lose my job? Or if my hours change?

Report it in writing to your Section 8 Housing Examiner within ten (10) days from when the change becomes known. Provide the original notice to your Section 8 Housing Examiner and submit a copy to your FSS Case Manager. Whenever possible, submit an Employer Verification form from your previous employer.

Section 8 forms can be found online at http://www.honolulu.gov/dcs/housing.html.

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Click on the tab - "Forms-Tenant, Landlords, Families, Rental Packet"

It's always a good idea to make a copy for your records



Hawaii Community Foundation Scholarship 2020 - 2021

https://www.hawaiicommunityfoundation.org/students

Visit the website for details and FAQs regarding the application and award process.

Application Window: November 15, 2019 – January 31, 2020

Money Smart Schedule

*Must attend both sessions

Honolulu

Jan 8 & Jan 15 MONEY \$MARTS Dillingham Plaza 9 am - 1:30 pm

Feb 12 & Feb 19 MONEY \$MARTS Dillingham Plaza 9 am - 1:30 pm

Kapolei

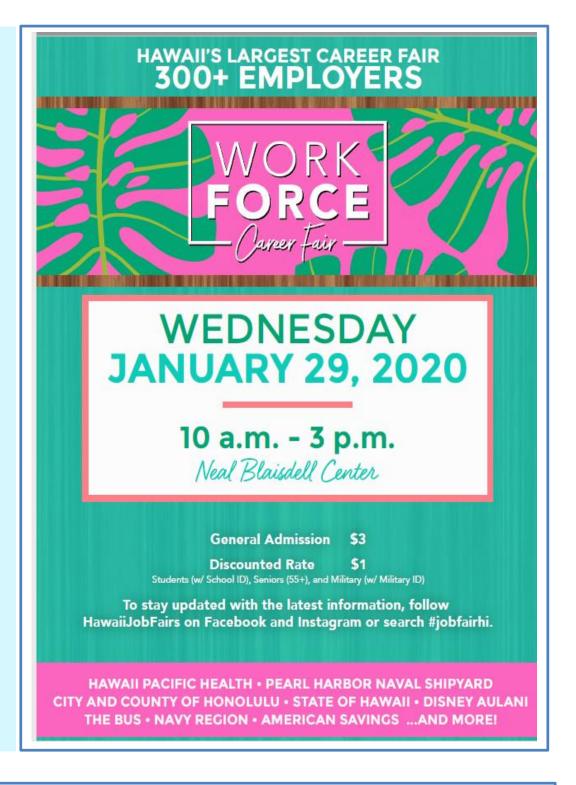
Jan 25 & Feb 1

MONEY \$MARTS

Kapolei Hale

9 am - 1:30 pm

To RSVP: Call (808) 768-5727



FREE Tax Prep through VITA

Thanks to certified volunteers working across the State of Hawaii, you can have your federal and state tax returns prepared for FREE. Volunteer Income Tax Assistance (VITA) sites generally become available at the end of January and run through April. Sites accept clients by appointment only.

Please check their website - www.hawaiitaxhelp.org for more information, including tax site locations.